

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:**

**Keith B Kratzke**  
**Janet C Kratzke**

:  
: **Case No.: 20-13076**  
: **Chapter 13**  
: **Judge Eric L. Frank**  
: \*\*\*\*\*

**Debtor(s)**

**Wells Fargo Bank, N.A.**

**Movant,**

:  
:  
: **Related Document # 40**

**VS**

**Keith B Kratzke**  
**Janet C Kratzke**

**William C. Miller, Esq.**

### Respondents.

**STIPULATION TO SETTLE OBJECTION TO CONFIRMATION OF AMENDED  
PLAN (DOCKET # 40)**

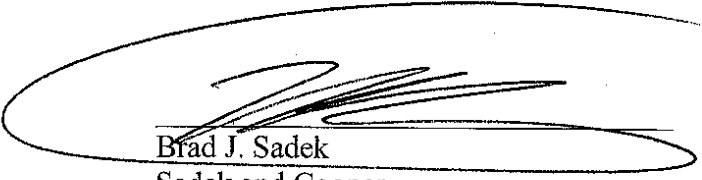
This matter having come before the Court on the Objection to Confirmation of Amended Plan which was filed in this court by Wells Fargo Bank, N.A., ("Creditor") and it appearing to the Court that the parties have agreed to a course of action to resolve the objection. Parties stipulate to the following and request a Court order confirming same.

1. Creditor's Proof of Claim filed August 13, 2020 as claim number 6-1 shall be paid in full over the next fifteen (15) years at 0.00 % interest rate.
2. Payments will start 30 days after confirmation with a monthly payment of \$545.48.
3. The debt at issue shall not be subject to discharge and shall be treated as long term debt that will survive the bankruptcy discharge.
4. Movant's Objection to Confirmation is hereby withdrawn.

Submitted by:

/s/ Sarah E. Barngrover

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No objection to its terms, without prejudice  
to any of our rights and remedies